



**Account Information**

**Fax:** (866) 590-8910

**Telephone:** (800) 416-1472

**Correspondence:** PO Box 10335  
Des Moines, IA 50306

**Hours of Operation:** Mon - Fri 8:00-5:00 CT

**Loan Number:** 0371109331

**Property Address:**

1527 BENT MAPLE DRIVE  
BLACKLICK, OH 43004-8197

02/01/2016

W. MARK JUMP  
2130 ARLINGTON AVENUE  
COLUMBUS, OH 43221

Subject: Loan modification proposal  
Borrower(s): SHIRLEY L LOCKE  
Bankruptcy Case No.: 1354832  
Loan No.: 0371109331  
Property Address:  
1527 BENT MAPLE DRIVE  
BLACKLICK, OH 43004-8197

Dear KATHERINE B. BREWER:

Your client is eligible for a loan modification. As previously described, if your client complies with the terms of the trial period plan, we will modify their mortgage loan. The modification agreement below reflects the proposed modification.

As a result of your client's bankruptcy case, this letter is not an attempt to collect a debt from your client or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that your client is personally obligated in any way to make a payment. Your client's decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. Your client is not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should your client no longer wish to pursue these options.

**How your client can accept this offer:**

Please review the proposal with your client. If the terms meet your approval, the next step is to file a petition with the bankruptcy court to gain their consent to modify the first mortgage. Your client will need to continue to make their trial period payments if applicable while we are waiting for consent from the court. When you receive written consent, please forward it to my attention. Once received, we will send the loan documents to you and your client for original signatures. If you are in a Chapter 13 bankruptcy case, any court consent shall provide that the lender is allowed to amend any proof of claim to reflect the amounts paid by the Chapter 13 Trustee prior to the date of the modification.

If the case has already closed, forward to us a copy of the release. If the terms are not satisfactory to you, please contact us and we will close the file with no further actions. **Approval of the loan modification is contingent on court consent or release of the case.**

**Modification Proposal**

Current Terms	293	Proposed Modified Terms	480
Current Unpaid Principal Balance	\$205,295.32	Post Modification Unpaid Principal Balance	\$223,460.04
Current Maturity Date	06/01/2040	Post Modification Maturity Date	01/01/2056
Current Term (in months)	293	Post Modification Term (in months)	480
Current Payment Due Date	01/01/2015	Post Modification Due Date	02/01/2016
Current Principal and Interest	\$1,158.47	Post Modification Principal and Interest	\$1,040.78
Current Payment Amount	\$1,828.56	Estimated Post Modification Payment Amount	\$1789.05
Current Interest Rate	4.750 %	Post Modification Interest Rate	4.750 %
		Amount(Capitalized)	\$18,164.72

**If your client is seeking a reaffirmation**

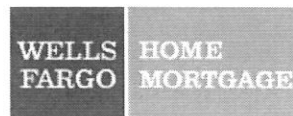
If your client intends to reaffirm, please provide us with the agreement specific to your district. With regard to a bankruptcy, we do not have a standard reaffirmation agreement to extend because requirements vary from district to district. Once we receive your district-specific agreement, we will complete the required entries and return it to your office for the required undue hardship analysis and filing with the respective court.

**Call me today if you have any questions**

If you or your client has questions about the information in this letter, please call me at the number below.

Sincerely,

**LATRICE GAFFNEY**  
**HOME PRESERVATION SPECIALIST**  
**PHONE: 855-844-4527**  
**EXT: 1335520418**



## Preferred Payment Plan<sup>SM</sup> Authorization Form

*Match your mortgage payments to your payday cycle*

As part of your loan modification, please complete this form. Managing your mortgage payments is easy when you enroll in the *Preferred Payment Plan*. Simply choose the option below that matches your personal payday cycle, and your monthly payments will be withdrawn automatically from your checking or savings<sup>1</sup> account. The *Preferred Payment Plan* is free, secure and more convenient than writing checks and mailing payments.

**Please note: Enrolling in the Preferred Payment Plan does not change the principal and interest payment arrangement specified in your mortgage loan documents. Withdrawn funds may be applied to your mortgage when sufficient funds have accumulated to make a full monthly payment as outlined in your mortgage note.**

**To enroll in the Preferred Payment Plan, follow the steps below and fax this signed form to 1-866-287-6241.**

### 1. Select the Preferred Payment Plan option that matches your pay schedule

Please check the appropriate box to mark your choice. If this form is signed but no option is selected, you will be set up for monthly withdrawals on your due date.

*If you choose either the Weekly or Bi-weekly option, withdrawals in addition to the amount needed to cover your monthly mortgage payments will naturally occur 2 to 5 times per year. The additional withdrawn funds will be automatically applied to your principal balance – helping you pay off your mortgage faster.*

- ☐ **Weekly:** One-quarter of your monthly payment will be withdrawn every week, including principal, interest, applicable tax and insurance payments. In a year's time, 52 withdrawals will be made.  
**Request a withdrawal start date** (must be Monday-Friday and 4 weeks prior to due date): \_\_\_\_ / \_\_\_\_ / \_\_\_\_
- ☐ **Bi-weekly (every other week):** Half of your monthly payment amount will be withdrawn every other week, including principal, interest, applicable tax and insurance payments. In a year's time, 26 withdrawals will be made.  
**Request a withdrawal start date** (must be Monday-Friday and 3 weeks prior to due date): \_\_\_\_ / \_\_\_\_ / \_\_\_\_
- ☐ **Semi-monthly (twice a month):** Half of your monthly payment will be withdrawn on the 15th of the month prior to the due date, and the second half of your monthly payment will be withdrawn on the 1st of month in which payment is due. Each withdrawal will equal one-half of the total monthly payment due, including principal, interest, applicable tax and insurance payments. In a year's time, 24 withdrawals will be made.
- ☐ **Monthly:** Your monthly payment amount will be withdrawn on your due date (usually the 1st day of every month) or up to 4 days after your due date. The withdrawal amount will equal the total monthly payment due, including principal, interest, applicable tax and insurance payments.

**Please select day for withdrawal:** ☐ Due Date ☐ 1 day after ☐ 2 days after ☐ 3 days after ☐ 4 days after

### 2. Specify additional principal, if any

You can choose to add an additional amount to each of your electronic withdrawals to be applied to your outstanding loan principal.

- ☐ Yes, please add \$ \_\_\_\_\_ to each of my automatic electronic withdrawals.

### 3. Supply your account information (Do not include a voided check)

Account type: ☐ Checking ☐ Savings<sup>1</sup>

Customer Bank Routing Number: \_\_\_\_\_ Customer Bank Account Number: \_\_\_\_\_  
(9-digit number at the bottom left of your check) (To the right of the Bank Routing Number on your check)

### 4. Signature

By signing below, I agree to the Terms and Conditions on the following page and online at [wellsfargo.com/preferredterms](http://wellsfargo.com/preferredterms).

Mortgage Loan Number: \_\_\_\_\_ Date Signed: \_\_\_\_\_

Customer Name: \_\_\_\_\_ Customer Signature: \_\_\_\_\_

**Preferred Payment Plan Terms and Conditions**

- I authorize Wells Fargo, its authorized representatives and service providers to initiate electronic withdrawals from my designated account to make monthly payments on my mortgage.
- I understand that I will receive confirmation specifying the date the electronic withdrawals will begin. I understand that I will continue to make my payment until I receive this confirmation and electronic withdrawals begin.
- I understand that this authorization and the program services in no way alter or lessen my obligation under my existing mortgage contract regarding the amount of monthly payments, when payments are due, the applications of payments, the assessment of late charges or the determination of delinquencies. I must maintain sufficient funds in my account for withdrawal of my monthly payment.
- I understand that withdrawn funds may not be applied to my mortgage until sufficient funds have accumulated for a full monthly payment to be made.
- I understand the electronic withdrawal amount will vary with changes in escrow or principal and interest components, if applicable.
- I understand that I must provide Wells Fargo notice of at least 10 days for any requests to modify, change or terminate participation in this program. I understand that if I modify, change, or terminate participation in the program, I may not realize the benefits.
- I agree to be bound by the program's Terms and Conditions, which are stated here and online.

**For questions about your enrollment, please retain this form and call 1-866-386-8519, using authorization code AMPTAC.**

1. Excess Activity Fees may apply if you exceed these federally-mandated transaction limits for savings accounts:
  - Three withdrawals in a month by check, draft, point-of-sale purchase, check card, or other similar withdrawal payable to a third party
  - A total of six transfers and/or withdrawals in a month including: those listed above, preauthorized or automatic transfers (including overdraft protection transfers and payment to third parties), and transfers made online or by telephone

For more information, please refer to your account agreement with your financial institution. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2013 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801

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